Fewer enroll than expected

Full benefits delayed for mobilization insurance

Program needs time to accrue assets, become self-funding

Soldiers enrolled in the Ready Reserve Mobilization Income Insurance Program will receive reduced benefits for the short-term to allow RRMIIP assets to grow so the program can become self-funding, as dictated by law.

In a letter dated Dec. 26,

1996, the Assistant Secretary of Defense (Reserve Affairs), Deborah R. Lee, announced that OSD has authorized payments of 4 percent of the insured amount. That means a soldier enrolled for the maximum benefit of \$5,000 per month initially will receive \$200.

"My staff is working ... to prepare a request to Congress for a special appropriation to cover the unfunded liability," wrote Ms. Lee.

Temporarily reducing benefits to 4 percent assures Reservists receive partial payment at least through May 31, 1997. After that date, payment schedules will depend on whether or not Congress approves a special appropriation, and on the status of funds generated by premiums.

In any event, DoD's goal is for all Reservists due RRMIIP benefits to be paid in full at some point.

Ms. Lee cited several reasons for the program's current shortfall:

• Timing of the program's start – Shortly after the program took effect Oct. 1, 1996, over 3,000 Reserve Component personnel received mobilization notification for the next rotation of Operation Joint Endeavor (now called Operation Joint Guard). That prompted many to elect the maximum benefit, putting a quick financial drain on the fund before it had time to accrue sufficient

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Deborah R. Lee Asst. Secretary of Defense (Reserve Affairs) assets and become self-funding.

• Short implementation window – Congress approved the insurance program as part of the FY 96 National Defense Authorization Act, and did not sign legislation until Feb. 10, 1996. That gave De-

partment of Defense planners only seven months to implement the program.

• Difficulties in marketing the program – Reservists were given a 60-day enrollment window that began on the day each Reservist received official notification of the program. For most Reservists, that window ended by Dec. 30, 1996. The short sign-up period, coupled with inherent difficulties in quickly educating a scattered part-time force, contributed to lower-than-expected enrollment numbers.

(Reserve Component members who enlist after Oct. 1, 1996, also have a 60-day enrollment window.)

Surveys following Desert Storm indicated up to two-thirds of Reserve Component personnel would participate in an income insurance program. Current enrollment is far short of projections.

RRMIIP is intended to be a career program, not a quick payoff for one call-up, DoD planners stressed. RRMIIP pays a participating Reservist between \$500 and \$5,000 per month when involuntarily activated for more than 30 days in support of a national emergency or operational mission. The monthly premium rate is \$12.20 per \$1,000 coverage.

New education programs

Available in FY 97 to soldiers in Troop Program Units and the Active Guard Reserve:

•Tuition assistance (75 percent) for DANTES Independent Study College.

•Free College
Level Examination
Program (CLEP)
tests and Dantes
Subject Standardized Tests (DSST)
for spouses and
USAR civilians.
Tests must be
administered at a
Reserve Component facility.

In FY 97, AGR soldiers can enroll in the College Video Project World Class Program (as can TPU soldiers). Call (800) 852-5277.

PSRC extended
The Secretary of Defense in January authorized continued use of Reserve Component soldiers under Presidential Selected Reserve Callup (PSRC) through Aug. 15, 1998, for peacekeeping operations in the former Yugoslavia.

Best mess

Army Reserve winners of the 1997 Connelly Awards for excellence in food service:

First place
430th Field Service Co.
Bayamon, Puerto Rico
Runner-up
308th Medium Truck Co.
Lincoln, Neb.